

Application No. 09/919,413
Amendment dated November 18, 2003
Reply to the Office Action of October 21, 2003

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Please cancel Claims 1-25 without prejudice.

[Please add the following claims 26-43.]

26. (new) A computer implemented method for managing risk related to an online transaction associated with an online marketplace, the method comprising:

receiving into a computer system data descriptive of the transaction comprising at least one of: an amount of money involved in the transaction; one or more geographic locations associated with the transaction; government regulations associated with the transaction; and one or more currencies involved in the transaction;

receiving into the computer system an identifier of one or more market participants associated with the transaction;

receiving into the computer system data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position;

associating a portion of the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position with at least one of: the data descriptive of the transaction and the identifier of one or more market participants associated with the transaction; and

generating a report comprising the portion of the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position which is associated with at least one of: the data descriptive of the transaction and the identifier of one or more market participants associated with the transaction.

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27. (new) The method of claim 26 wherein the data descriptive of the online transaction is received from one or more of: an online retailer; an online wholesaler; a business to business supplier; and an online auction.
 28. (new) The method of claim 26 wherein the data descriptive of the transaction is received from one or more of: an investment bank; a merchant bank; a commercial bank; a securities firm; a asset management company; a hedge fund; a mutual fund; a credit rating fund; a securities exchange and bourse; an investor; a law firm; and an accounting firm.
 29. (new) The method of claim 26 wherein the data descriptive of the transaction is received from a government entity.
 30. (new) The method of claim 26 additionally comprising the step of generating a risk quotient based upon the portion of the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position which is associated with at least one of: the data descriptive of the transaction and the identifier of one or more market participants associated with the transaction.
 31. (new) The method of claim 30 wherein the risk quotient is indicative of an amount of regulatory risk.
 32. (new) The method of claim 30 wherein the risk quotient is indicative of an amount of legal risk.
 33. (new) The method of claim 30 wherein the risk quotient indicates an amount of risk associated with monetary costs related to at least one of: fines, forfeitures and costs to defend an adverse position.

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34. (new) The method of claim 26 wherein the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position comprises world events.
 35. (new) The method of claim 26 wherein the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position comprises at least one government advisory.
 36. (new) The method of claim 26 wherein the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position comprises one or more obligations to know your customer according to government regulations.
 37. (new) The method of claim 26 wherein the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position comprises a list generated by at least one of: the Office of Foreign Assets Control; the U.S. Commerce Department; and the U.S. White House.
 38. (new) The method of claim 30 additionally comprising the steps of:
generating a suggested action based upon at least one of: the risk quotient; the data generally related to at least one of: regulatory risk, reputational risk, legal risk; and risk associated with a cost to defend an adverse position; and the identifier of one or more market participants associated with the transaction.
 39. (new) The method of claim 38 wherein the report additionally comprises a description of the suggested action.
 40. (new) The method of claim 39 wherein the suggested action comprises limiting the scope of the online transaction.

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41. (new) The method of claim 39 wherein the suggested action comprises notifying an authority.
 42. (new) The method of claim 39 wherein the suggested action comprises discontinuing the online transaction.
 43. (new) The method of claim 39 additionally comprising the step of mitigating adverse effects of a problematic account by presenting the report to at least one of: a regulatory body; shareholders; and news media.
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